

AMENDMENTS TO THE SPECIFICATION

Please amend the Title as follows:

~~SYSTEM AND METHOD FOR DELIVERING~~ DELIVERY OF FINANCIAL SERVICES TO REMOTE DEVICES

Please amend the Abstract as follows:

~~A delivery system and method allow a~~ A financial institution can ~~to~~ provide financial services to a plurality of remote devices, such as personal computers, personal data assistants, and screen phones. ~~In addition to providing services to these remote devices, the system and method provide services to,~~ automatic teller machines (ATMs), external service providers, and internally within the financial institution to staff terminals and to the individual branches of the financial institution. ~~The delivery of financial services is not limited to any particular network but rather may be provided through dial-in access, Internet access, on-line service provider access, or other types of delivery networks. The system is comprised of a set of re-usable global components which are modular and are organized into services sets. By separating the components of the system into independent components, the system and method can be developed and tested on a component level rather than the entire system level, thereby substantially reducing the development and maintenance cycle time. The system and method operate in sessions and, for instance, can employ a dialog component for gathering information from a customer, a rule broker component for providing answers to the various legal and regulatory rules in a particular country, a language man component for selecting appropriate language, a transaction executor component for performing transactions, and a presentation manager component for formatting outputs to the customer. The system and method provide state-of-the-art interfaces with interface components and support legacy applications with legacy app bridge components.~~